

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number: 09/611,905  
Confirmation Number: 7723  
Filing Date: July 7, 2000  
Applicant: Bertram V. BURKE  
Title: METHOD AND SYSTEM TO CREATE AND DISTRIBUTE  
EXCESS FUNDS FROM CONSUMER SPENDING  
TRANSACTIONS  
Examiner: Narayanswamy SUBRAMANIAN  
Group Art Unit: 3691  
Attorney Docket No.: 1357-10U (EPC 8C)

---

Mail Stop Amendment  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT PURSUANT TO 37 C.F.R. § 1.143**

Sir:

In response to the Official Action mailed January 25, 2008, Applicant hereby submits the following amendments, remarks, and request for reconsideration. A four-month extension of time to respond to the Final Office Action until May 15, 2008 is being submitted concurrently.